

BI
cont

receiving at least one input from the user via the electronic commerce web site to request access of at least one payment page for effecting the at least one payment;

transmitting the at least one payment page for display by a terminal corresponding to the user responsive to said access request; and

receiving authorization via the at least one displayed payment page to use funds not belonging to the user for effecting the at least one payment, wherein said method does not include providing information relating to a payment source corresponding to the user to at least one merchant associated with the electronic commerce web site, and wherein said method does not include charging a credit card corresponding to the user.

29. (New) The method according to Claim 28, further comprising the step of transferring funds not belonging to the user to at least one account corresponding to the at least one merchant associated with the electronic commerce system.

30. (New) The method according to Claim 29, further comprising the step of determining interest charges for the funds not belonging to the user which are transferred to the at least one account corresponding to the at least one merchant.

31. (New) The method according to Claim 29, further comprising the step of effecting payment by the user for the funds not belonging to the user which were used to effect the at least one payment, said step of effecting payment comprising the steps of:

withdrawing funds from an electronic account corresponding to the user; and

transferring the withdrawn funds to at least one account corresponding to a payment system in operative communication with the electronic commerce system.

B1
cont

32. (New) The method according to Claim 31, wherein the step of withdrawing funds occurs automatically or on a periodic basis.

sub
C1

33. (New) The method according to Claim 29, wherein said steps of (New) The method do not include communications between the user of the electronic commerce web site and the at least one merchant associated with the electronic commerce system, and wherein said steps of the method are performed without any action by the at least one merchant associated with the electronic commerce system.

34. (New) The method according to Claim 28, wherein the step of receiving authorization via the at least one displayed payment page comprises the step of receiving authorization via the at least one displayed payment page to use funds belonging to the user of the electronic commerce web site for effecting the at least one payment.

35. (New) The method according to Claim 28, further comprising the step of verifying a credit rating of the user using a credit checking system.

36. (New) The method according to Claim 28, further comprising the step of preventing the user from using the electronic commerce web site, if the user owes money greater

than a predetermined amount to a payment system in operative communication with the electronic commerce system and the user has not paid a predetermined percentage of the funds owed for a period of time.

37. (New) A method for effecting at least one payment for a user of an electronic commerce web site maintained by an electronic commerce system, said method comprising the steps of:

receiving a request from the user to use funds not belonging to the user of the electronic commerce web site for effecting the at least one payment; and

responsive to said request, initiating a transfer of funds not belonging to the user to at least one account corresponding to at least one merchant associated with the electronic commerce system, wherein said method does not include providing information relating to a payment source corresponding to the user to at least one merchant associated with the electronic commerce web site, and wherein said method does not include charging a credit card corresponding to the user.

38. (New) The method according to Claim 37, further comprising the step of transferring funds not belonging to the user to the at least one account corresponding to the at least one merchant associated with the electronic commerce system.

39. (New) The method according to Claim 38, further comprising the step of determining interest charges for the funds not belonging to the user which are transferred to the at least one account corresponding to the at least one merchant.

40. (New) The method according to Claim 38, further comprising the step of effecting payment by the user for the funds not belonging to the user which were used to effect the at least one payment, said step of effecting payment comprising the steps of:

withdrawing funds from an electronic account corresponding to the user; and

transferring the withdrawn funds to at least one account corresponding to a payment system in operative communication with the electronic commerce system.

41. (New) The method according to Claim 40, wherein the step of withdrawing funds occurs automatically or on a periodic basis.

42. (New) The method according to Claim 38, wherein said steps of the method do not include communications between the user of the electronic commerce web site and the at least one merchant associated with the electronic commerce system, and wherein said steps of the method are performed without any action by the at least one merchant associated with the electronic commerce system.

43. (New) The method according to Claim 37, wherein the step of receiving an indication to use funds not belonging to the user of the electronic commerce web site comprises the step of receiving an indication to use funds belonging to the user of the electronic commerce web site for effecting the at least one payment.

44. (New) The method according to Claim 37, further comprising the step of verifying a credit rating of the user using a credit checking system.

45. (New) The method according to Claim 37, further comprising the step of preventing the user from using the electronic commerce web site, if the user owes money greater than a predetermined amount to a payment system in operative communication with the electronic commerce system and the user has not paid a predetermined percentage of the funds owed for a period of time.

46. (New) The method according to Claim 37, wherein the step of initiating a transfer of funds not belonging to the user is performed by at least one of a payment processor in operative communication with the electronic commerce system and a financial institution in operative communication with the payment processor.

47. (New) The method according to Claim 38, wherein the step of initiating a transfer of funds not belonging to the user comprises the step of accessing a system account storing system funds by a payment processor in operative communication with the electronic commerce system, and wherein the step of transferring funds not belonging to the user comprises the step of transferring at least a portion of the system funds stored by said system account to the at least one account corresponding to the at least one merchant associated with the electronic commerce system.